

Official Form 1 (4/07)

| | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|--|---|--|---|--------------------------|---|--|--|--|---|--------------------------|----------------|-----------------|-------------------|-------------------|---------------------|-----------------|--------------------------|-------------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| United States Bankruptcy Court Northern District of Illinois | | | | | | Voluntary Petition | | | | | | | | | | | | | | | | | | | | | |
| Name of Debtor (if individual, enter Last, First, Middle): Stegall-Pfeifer, Jacquelyn | | | | Name of Joint Debtor (Spouse) (Last, First, Middle): | | | | | | | | | | | | | | | | | | | | | | | |
| All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): FKA Jacquelin Stegall; AKA Jacquelyn Pfeifer | | | | All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): | | | | | | | | | | | | | | | | | | | | | | | |
| Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all): xxx-xx-4298 | | | | Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all): | | | | | | | | | | | | | | | | | | | | | | | |
| Street Address of Debtor (No. and Street, City, and State): 6S414 Naper Blvd. Naperville, IL | | | | Street Address of Joint Debtor (No. and Street, City, and State): | | | | | | | | | | | | | | | | | | | | | | | |
| ZIP Code 60540 | | | | ZIP Code | | | | | | | | | | | | | | | | | | | | | | | |
| County of Residence or of the Principal Place of Business: Dupage | | | | County of Residence or of the Principal Place of Business: | | | | | | | | | | | | | | | | | | | | | | | |
| Mailing Address of Debtor (if different from street address): | | | | Mailing Address of Joint Debtor (if different from street address): | | | | | | | | | | | | | | | | | | | | | | | |
| ZIP Code | | | | ZIP Code | | | | | | | | | | | | | | | | | | | | | | | |
| Location of Principal Assets of Business Debtor (if different from street address above): | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) | | Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other <hr/> Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code). | | Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <hr/> Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts. | | | | | | | | | | | | | | | | | | | | | | | |
| Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. | | | | Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. <hr/> Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). | | | | | | | | | | | | | | | | | | | | | | | |
| Statistical/Administrative Information *** Kerrie S. Neal 6270224 *** <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. | | | | | | THIS SPACE IS FOR COURT USE ONLY | | | | | | | | | | | | | | | | | | | | | |
| Estimated Number of Creditors <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">1- 49</td> <td style="text-align: center;">50- 99</td> <td style="text-align: center;">100- 199</td> <td style="text-align: center;">200- 999</td> <td style="text-align: center;">1000- 5,000</td> <td style="text-align: center;">5001- 10,000</td> <td style="text-align: center;">10,001- 25,000</td> <td style="text-align: center;">25,001- 50,000</td> <td style="text-align: center;">100,001- 100,000</td> <td style="text-align: center;">OVER 100,000</td> </tr> <tr> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table> | | | | | | | | 1- 49 | 50- 99 | 100- 199 | 200- 999 | 1000- 5,000 | 5001- 10,000 | 10,001- 25,000 | 25,001- 50,000 | 100,001- 100,000 | OVER 100,000 | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 1- 49 | 50- 99 | 100- 199 | 200- 999 | 1000- 5,000 | 5001- 10,000 | | | 10,001- 25,000 | 25,001- 50,000 | 100,001- 100,000 | OVER 100,000 | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | | | | | | | | | | | |
| Estimated Assets <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;"><input type="checkbox"/> \$0 to \$10,000</td> <td style="text-align: center;"><input checked="" type="checkbox"/> \$10,001 to \$100,000</td> <td style="text-align: center;"><input type="checkbox"/> \$100,001 to \$1 million</td> <td style="text-align: center;"><input type="checkbox"/> \$1,000,001 to \$100 million</td> <td style="text-align: center;"><input type="checkbox"/> More than \$100 million</td> </tr> </table> | | | | | | <input type="checkbox"/> \$0 to \$10,000 | <input checked="" type="checkbox"/> \$10,001 to \$100,000 | <input type="checkbox"/> \$100,001 to \$1 million | <input type="checkbox"/> \$1,000,001 to \$100 million | <input type="checkbox"/> More than \$100 million | | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> \$0 to \$10,000 | <input checked="" type="checkbox"/> \$10,001 to \$100,000 | <input type="checkbox"/> \$100,001 to \$1 million | <input type="checkbox"/> \$1,000,001 to \$100 million | <input type="checkbox"/> More than \$100 million | | | | | | | | | | | | | | | | | | | | | | | |
| Estimated Liabilities <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;"><input type="checkbox"/> \$0 to \$50,000</td> <td style="text-align: center;"><input checked="" type="checkbox"/> \$50,001 to \$100,000</td> <td style="text-align: center;"><input type="checkbox"/> \$100,001 to \$1 million</td> <td style="text-align: center;"><input type="checkbox"/> \$1,000,001 to \$100 million</td> <td style="text-align: center;"><input type="checkbox"/> More than \$100 million</td> </tr> </table> | | | | | | <input type="checkbox"/> \$0 to \$50,000 | <input checked="" type="checkbox"/> \$50,001 to \$100,000 | <input type="checkbox"/> \$100,001 to \$1 million | <input type="checkbox"/> \$1,000,001 to \$100 million | <input type="checkbox"/> More than \$100 million | | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> \$0 to \$50,000 | <input checked="" type="checkbox"/> \$50,001 to \$100,000 | <input type="checkbox"/> \$100,001 to \$1 million | <input type="checkbox"/> \$1,000,001 to \$100 million | <input type="checkbox"/> More than \$100 million | | | | | | | | | | | | | | | | | | | | | | | |

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):
Stegall-Pfeifer, Jacquelyn

All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)

| | | |
|-----------------------------------|--------------|-------------|
| Location Where Filed: - None - | Case Number: | Date Filed: |
| Location Where Filed: | Case Number: | Date Filed: |

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

| | | |
|-----------------------------|---------------|-------------|
| Name of Debtor: - None - | Case Number: | Date Filed: |
| District: | Relationship: | Judge: |

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X /s/ Kerrie S. Neal April 11, 2007
Signature of Attorney for Debtor(s) (Date)
Kerrie S. Neal 6270224

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

- ☐ Yes, and Exhibit C is attached and made a part of this petition.
☒ No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Statement by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Stegall-Pfeifer, Jacquelyn

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Jacquelyn Stegall-Pfeifer
Signature of Debtor Jacquelyn Stegall-Pfeifer

X _____
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

April 11, 2007

Date

Signature of Attorney

X /s/ Kerrie S. Neal
Signature of Attorney for Debtor(s)

Kerrie S. Neal 6270224
Printed Name of Attorney for Debtor(s)

Zalutsky & Pinski, Ltd.
Firm Name
20 N Clark
Suite 600
Chicago, IL 60602

Address

Email: info@ZAPLawFirm.com

312-782-9792 Fax: 312-782-0483
Telephone Number

April 11, 2007
Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X _____
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X _____
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

X _____
Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court
Northern District of Illinois

In re Jacquelyn Stegall-Pfeifer

Debtor(s)

Case No.

Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* _____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Jacquelyn Stegall-Pfeifer
Jacquelyn Stegall-Pfeifer

Date: April 11, 2007

United States Bankruptcy Court
Northern District of Illinois

In re Jacquelyn Stegall-Pfeifer,
Debtor

Case No. _____

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE | ATTACHED (YES/NO) | NO. OF SHEETS | ASSETS | LIABILITIES | OTHER |
|--|----------------------|------------------|-----------|-------------|----------|
| A - Real Property | Yes | 1 | 0.00 | | |
| B - Personal Property | Yes | 3 | 13,475.00 | | |
| C - Property Claimed as Exempt | Yes | 1 | | | |
| D - Creditors Holding Secured Claims | Yes | 1 | | 0.00 | |
| E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E) | Yes | 1 | | 0.00 | |
| F - Creditors Holding Unsecured Nonpriority Claims | Yes | 22 | | 70,585.55 | |
| G - Executory Contracts and Unexpired Leases | Yes | 1 | | | |
| H - Codebtors | Yes | 1 | | | |
| I - Current Income of Individual Debtor(s) | Yes | 1 | | | 1,967.24 |
| J - Current Expenditures of Individual Debtor(s) | Yes | 2 | | | 2,153.00 |
| Total Number of Sheets of ALL Schedules | | 34 | | | |
| Total Assets | | | 13,475.00 | | |
| Total Liabilities | | | | 70,585.55 | |

United States Bankruptcy Court
Northern District of Illinois

In re Jacquelyn Stegall-Pfeifer,
Debtor

Case No. _____

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

| Type of Liability | Amount |
|---|--------|
| Domestic Support Obligations (from Schedule E) | 0.00 |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed) | 0.00 |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) | 0.00 |
| Student Loan Obligations (from Schedule F) | 0.00 |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E | 0.00 |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F) | 0.00 |
| TOTAL | 0.00 |

State the following:

| | |
|---|----------|
| Average Income (from Schedule I, Line 16) | 1,967.24 |
| Average Expenses (from Schedule J, Line 18) | 2,153.00 |
| Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20) | 2,557.46 |

State the following:

| | | |
|--|------|-----------|
| 1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column | | 0.00 |
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column | 0.00 | |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column | | 0.00 |
| 4. Total from Schedule F | | 70,585.55 |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4) | | 70,585.55 |

Form B6A
(10/05)

In re Jacquelyn Stegall-Pfeifer, Case No. _____
Debtor

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| Description and Location of Property | Nature of Debtor's Interest in Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption | Amount of Secured Claim |
|--------------------------------------|---|------------------------------------|--|-------------------------|
|--------------------------------------|---|------------------------------------|--|-------------------------|

None

| | | |
|-------------|------|----------------------|
| Sub-Total > | 0.00 | (Total of this page) |
| Total > | 0.00 | |

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re Jacquelyn Stegall-Pfeifer

Case No. _____

Debtor

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

| Type of Property | N O N E | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
|--|------------------|--|---|---|
| 1. Cash on hand | | Cash | - | 25.00 |
| 2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. | X | | | |
| 3. Security deposits with public utilities, telephone companies, landlords, and others. | X | | | |
| 4. Household goods and furnishings, including audio, video, and computer equipment. | | 4 TVs, 2 DVDs, Stereo, Computer, 2 Sofas, 6 Chairs, Table, 4 Lamps, 3 Beds, Dresser, Stove, Refrigerator, Washer, Dryer, Miscellaneous Household Goods | - | 2,000.00 |
| 5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. | | Miscellaneous Books & Pictures | - | 150.00 |
| 6. Wearing apparel. | | Clothing | - | 800.00 |
| 7. Furs and jewelry. | | Miscellaneous Jewelry | - | 200.00 |
| 8. Firearms and sports, photographic, and other hobby equipment. | X | | | |
| 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. | | Life Insurance no cash value | - | 0.00 |
| 10. Annuities. Itemize and name each issuer. | X | | | |

Sub-Total > 3,175.00
(Total of this page)

2 continuation sheets attached to the Schedule of Personal Property

In re Jacquelyn Stegall-Pfeifer

Case No. _____

Debtor

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

| Type of Property | N O N E | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
|---|-------------------------------|--------------------------------------|---|---|
| 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)). | X | | | |
| 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. | 401(k) | | - | 900.00 |
| 13. Stock and interests in incorporated and unincorporated businesses. Itemize. | X | | | |
| 14. Interests in partnerships or joint ventures. Itemize. | X | | | |
| 15. Government and corporate bonds and other negotiable and nonnegotiable instruments. | X | | | |
| 16. Accounts receivable. | X | | | |
| 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. | Back Child Support | | - | 6,000.00 |
| 18. Other liquidated debts owing debtor including tax refunds. Give particulars. | Tax Refund less Earned Income | | - | 1,500.00 |
| 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. | X | | | |
| 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. | X | | | |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | X | | | |

Sub-Total > 8,400.00
(Total of this page)

Sheet 1 of 2 continuation sheets attached
to the Schedule of Personal Property

Form B6B
(10/05)

In re Jacquelyn Stegall-Pfeifer, Case No. _____
Debtor

SCHEDULE B. PERSONAL PROPERTY
(Continuation Sheet)

| Type of Property | N O N E | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
|---|------------------|--------------------------------------|---|---|
| 22. Patents, copyrights, and other intellectual property. Give particulars. | X | | | |
| 23. Licenses, franchises, and other general intangibles. Give particulars. | X | | | |
| 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X | | | |
| 25. Automobiles, trucks, trailers, and other vehicles and accessories. | | 1998 Dodge Caravan | - | 1,900.00 |
| 26. Boats, motors, and accessories. | X | | | |
| 27. Aircraft and accessories. | X | | | |
| 28. Office equipment, furnishings, and supplies. | X | | | |
| 29. Machinery, fixtures, equipment, and supplies used in business. | X | | | |
| 30. Inventory. | X | | | |
| 31. Animals. | X | | | |
| 32. Crops - growing or harvested. Give particulars. | X | | | |
| 33. Farming equipment and implements. | X | | | |
| 34. Farm supplies, chemicals, and feed. | X | | | |
| 35. Other personal property of any kind not already listed. Itemize. | X | | | |

Sub-Total > 1,900.00
(Total of this page)
Total > 13,475.00

Sheet 2 of 2 continuation sheets attached
to the Schedule of Personal Property

(Report also on Summary of Schedules)

Form B6C
(4/07)

In re Jacquelyn Stegall-Pfeifer, Debtor Case No. _____

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)

☒ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

| Description of Property | Specify Law Providing Each Exemption | Value of Claimed Exemption | Current Value of Property Without Deducting Exemption |
|--|--------------------------------------|----------------------------|---|
| <u>Cash on Hand</u> | | | |
| Cash | 735 ILCS 5/12-1001(b) | 25.00 | 25.00 |
| <u>Household Goods and Furnishings</u> | | | |
| 4 TVs, 2 DVDs, Stereo, Computer, 2 Sofas, 6 Chairs, Table, 4 Lamps, 3 Beds, Dresser, Stove, Refrigerator, Washer, Dryer, Miscellaneous Household Goods | 735 ILCS 5/12-1001(b) | 2,000.00 | 2,000.00 |
| <u>Books, Pictures and Other Art Objects; Collectibles</u> | | | |
| Miscellaneous Books & Pictures | 735 ILCS 5/12-1001(a) | 150.00 | 150.00 |
| <u>Wearing Apparel</u> | | | |
| Clothing | 735 ILCS 5/12-1001(a) | 800.00 | 800.00 |
| <u>Furs and Jewelry</u> | | | |
| Miscellaneous Jewelry | 735 ILCS 5/12-1001(b) | 200.00 | 200.00 |
| <u>Interests in Insurance Policies</u> | | | |
| Life Insurance no cash value | 735 ILCS 5/12-1001(h)(3) | 100% | 0.00 |
| <u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u> | | | |
| 401(k) | 735 ILCS 5/12-1006 | 100% | 900.00 |
| <u>Alimony, Maintenance, Support, and Property Settlements</u> | | | |
| Back Child Support | 735 ILCS 5/12-1001(g)(4) | 6,000.00 | 6,000.00 |
| <u>Other Liquidated Debts Owning Debtor Including Tax Refund</u> | | | |
| Tax Refund less Earned Income | 735 ILCS 5/12-1001(b) | 1,500.00 | 1,500.00 |
| <u>Automobiles, Trucks, Trailers, and Other Vehicles</u> | | | |
| 1998 Dodge Caravan | 735 ILCS 5/12-1001(c) | 1,900.00 | 1,900.00 |

| | | | |
|--|--------|-----------|-----------|
| | Total: | 13,475.00 | 13,475.00 |
|--|--------|-----------|-----------|

0 continuation sheets attached to Schedule of Property Claimed as Exempt

Official Form 6D (10/06)

In re Jacquelyn Stegall-Pfeifer,
Debtor

Case No. _____

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B T O R | H U S B A N D W I F E J O I N T C | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|--|--------------------------------------|---|--|--|--|--------------------------------------|--|---------------------------------|
| | | | | | | | | |
| Account No. | | | | | | | | |
| | | | | | | | | |
| | | | Value \$ | | | | | |
| Account No. | | | | | | | | |
| | | | | | | | | |
| | | | Value \$ | | | | | |
| Account No. | | | | | | | | |
| | | | | | | | | |
| | | | Value \$ | | | | | |
| Account No. | | | | | | | | |
| | | | | | | | | |
| | | | Value \$ | | | | | |
| Subtotal (Total of this page) | | | | | | | | |
| Total (Report on Summary of Schedules) | | | | | | | 0.00 | 0.00 |

0 continuation sheets attached

In re Jacquelyn Stegall-Pfeifer

Debtor

Case No. _____

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trust or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Official Form 6F (10/06)

In re Jacquelyn Stegall-Pfeifer,
Debtor

Case No. _____

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B T O R | H U S B A N D W I F E J O I N T C O M M U N I T Y | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|---|--------------------------------------|---|---|--|--|--------------------------------------|-----------------|
| | | | | | | | |
| Account No. xxx8371 | | | Opened 1/01/02 Last Active 3/01/02 Medical | | | | 91.00 |
| Advocate Good Samaritan Hospital Harris 600 W Jackson, Suite 700 Chicago, IL 60661 | - | | | | | | |
| Account No. xxx0735 | | | Opened 8/01/01 Last Active 8/01/01 collection | | | | 890.00 |
| Ameritech Consumer Money Control P O Box 49990 Riverside, CA 92514 | - | | | | | | |
| Account No. xxx3967 | | | Opened 3/31/06 Collection | | | | 92.00 |
| AT T Cavalry Portfolio Services 4050 E Cotton Center Blvd Phoenix, AZ 85040 | - | | | | | | |
| Account No. | | | CCA PO Box 806 Norwell, MA 02061 | | | | |
| Representing: AT T | | | | | | | |
| Subtotal (Total of this page) | | | | | | | 1,073.00 |

21 continuation sheets attached

In re Jacquelyn Stegall-Pfeifer, Case No. _____
Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B O R | Husband, Wife, Joint, or Community | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|---|---------------------------------|---|--|--|--------------------------------------|--|
| | | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | | | | |
| Account No. Representing: AT T | | NCO Financial 507 Prudential Rd. Horsham, PA 19044 | | | | |
| Account No. xxxx7851 Az Premium Finance Co 12406 N 32nd St Ste 110 Phoenix, AZ 85032 | - | Opened 5/23/02 Unsecured | | | | 924.00 |
| Account No. xxxxxxxx0540 Bac/fleet-bkcard 200 Tournament Dr Horsham, PA 19044 | - | Opened 11/25/01 Last Active 2/21/02 CreditCard | | | | 1,301.00 |
| Account No. xxxxxxxxx0004 Ballys 12440 E Imperial Hwy #30 Norwalk, CA 90650 | - | Opened 4/04/05 Last Active 4/28/06 InstallmentLoan | | | | 279.00 |
| Account No. Black Expressions 6550 E. 30th Street Indianapolis, IN 46206 | - | Collection Account | | | | Unknown |
| Sheet no. <u>1</u> of <u>21</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | Subtotal (Total of this page) 2,504.00 |

In re Jacquelyn Stegall-Pfeifer, Debtor Case No. _____

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B O R | H U S B A N D W I F E J O I N T O R | Husband, Wife, Joint, or Community | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM | |
|---|---------------------------------|--|---|--|--|--------------------------------------|----------------------------------|-------|
| | | | | | | | | |
| Account No. xxxxxx6248 | | | Collection Account | | | | 47.95 | |
| BMG Music P.O. Box 9100 Indianapolis, IN 46209 | | - | | | | | | |
| Account No. | | | Penn Credit Corporation PO Box 988 Harrisburg, PA 17108 | | | | | |
| Representing: BMG Music | | | | | | | | |
| Account No. | | | Sound & Spirit P.O. Box 91545 Indianapolis, IN 46291 | | | | | |
| Representing: BMG Music | | | | | | | | |
| Account No. | | | Personal Loan | | | | Unknown | |
| Cash Advance 1051 East St. Charles Road Lombard, IL 60148 | | - | | | | | | |
| Account No. | | | Collection Account | | | | Unknown | |
| Charter One PO Box 1206 Oaks, PA 19456 | | - | | | | | | |
| Sheet no. <u>2</u> of <u>21</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | | Subtotal (Total of this page) | 47.95 |

In re Jacquelyn Stegall-Pfeifer, Case No. _____
Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B O R | H U S B A N D W I F E J O I N T O R | Husband, Wife, Joint, or Community | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|---|---------------------------------|--|---|--|--|--------------------------------------|----------------------------------|
| | | | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | | | | |
| Account No. | | | Loan | | | | Unknown |
| Check N Go 2010 E. 159th Street Calumet City, IL 60409 | | - | | | | | |
| Account No. | | | Parking Ticket(s) | | | | Unknown |
| City of Chicago Dept of Rev, Bur of Parking Enforce 333 South State Street Suite 540 Chicago, IL 60604 | | - | | | | | |
| Account No. | | | Service | | | | Unknown |
| Comcast 1255 W North Ave Chicago, IL 60622-1562 | | - | | | | | |
| Account No. xxxxx1312 | | | Opened 6/08/04 Last Active 7/01/07 Collection | | | | 331.00 |
| Commonwealth Edison Nco Financial Systems PO Box 41466 Philadelphia, PA 19101 | | - | | | | | |
| Account No. | | | Blatt, Hassenmiller, Leibsker Moore P.O. Box 5463 Chicago, IL 60680-5463 | | | | |
| Representing: Commonwealth Edison | | | | | | | |
| Sheet no. <u>3</u> of <u>21</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | | Subtotal (Total of this page) |
| | | | | | | | 331.00 |

In re Jacquelyn Stegall-Pfeifer, Case No. _____
Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B O R | Husband, Wife, Joint, or Community | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM | |
|---|---------------------------------|---|--|--|--------------------------------------|----------------------------------|--------|
| | | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | | | | | |
| Account No. Representing: Commonwealth Edison | | ComEd Attn: Bankruptcy Section 2100 Swift Drive Oak Brook, IL 60523 | | | | | |
| Account No. 123 Cottonwood Financial - Corporation 1300 W Walnut Hill Lane Suite 255 Irving, TX 75038 | - | Collection Account | | | | 332.00 | |
| Account No. Representing: Cottonwood Financial - Corporation | | Paragon Way, Inc. PO BOX 42829 Austin, TX 78704 | | | | | |
| Account No. Representing: Cottonwood Financial - Corporation | | The Cash Store 1300 W. Wanut Hill Ln. Suite 255 Irving, TX 75038 | | | | | |
| Account No. xxxxxxxxxxx0300 Customized Auto Credit 3332 Walden Ave Depew, NY 14043 | - | Opened 8/07/99 Automobile | | | | Unknown | |
| Sheet no. <u>4</u> of <u>21</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | Subtotal (Total of this page) | 332.00 |

In re Jacquelyn Stegall-Pfeifer, Case No. _____
Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B O R | Husband, Wife, Joint, or Community | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|---|---------------------------------|--|--|--|--------------------------------------|----------------------------------|
| | | H W J C | | | | |
| Account No. Daily Herald Paddock Publications P.O. Box 1420 Arlington Heights, IL 60006 | - | Collection Account | | | | Unknown |
| Account No. xx7072 Deluxe Towing Inc Creditors Alliance Inc Po Box 1288 Bloomington, IL 61702 | - | Opened 10/05/05 Collection | | | | 170.00 |
| Account No. DelverServ, Inc. P.O. Box 8005 Hunt Valley, MD 21030-8005 | - | Miscellaneous | | | | 170.00 |
| Account No. Representing: DelverServ, Inc. | | Creditors Alliance, Inc. Post Office 1288 Bloomington, IL 61702-1288 | | | | |
| Account No. xxxx8754 Directv Allied Interstate Po Box 2455 Chandler, AZ 85244 | - | Opened 2/01/03 Last Active 5/01/03 collection | | | | 218.00 |
| Sheet no. <u>5</u> of <u>21</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | Subtotal (Total of this page) |
| | | | | | | 558.00 |

In re Jacquelyn Stegall-Pfeifer, Case No. _____
Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B O R | H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|---|---------------------------------|--|---|--|--|--------------------------------------|----------------------------------|
| | | | | | | | |
| Account No. xxxx6643 Directv Riddle Assoc 11778 S Election D Draper, UT 84020 | - | | Opened 1/01/07 Last Active 2/01/07 collection | | | | 218.00 |
| Account No. xxxxxx1195 Dupage Medical Group Merchants Credit 223 W Jackson St., Suite 900 Chicago, IL 60606 | - | | Opened 6/01/05 Last Active 9/01/05 Medical | | | | 159.00 |
| Account No. xxxxxx0041 Dupage Medical Group Merchants Credit 223 W Jackson St., Suite 900 Chicago, IL 60606 | - | | Opened 10/01/04 Last Active 1/01/05 Medical | | | | 100.00 |
| Account No. xxxxxx0237 Dupage Medical Group Merchants Credit 223 W Jackson St., Suite 900 Chicago, IL 60606 | - | | Opened 12/01/06 Last Active 3/01/07 Medical | | | | 60.00 |
| Account No. xxxxxxxxxxEDx0006 Edfinancial/esa 120 N Seven Oaks Dr Knoxville, TN 37922 | - | | Opened 9/27/05 Educational | | | | 4,836.00 |
| Sheet no. <u>6</u> of <u>21</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | | Subtotal (Total of this page) |
| | | | | | | | 5,373.00 |

In re Jacquelyn Stegall-Pfeifer, Case No. _____
Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B O R | H W J C | Husband, Wife, Joint, or Community | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM | |
|---|---------------------------------|------------------|---|--|--|--------------------------------------|----------------------------------|-----------|
| | | | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | | | | | |
| Account No. xxxxxxxxxxxxEDx0007 | | - | Opened 9/27/05 Educational | | | | 3,900.00 | |
| Edfinancial/esa 120 N Seven Oaks Dr Knoxville, TN 37922 | | | | | | | | |
| Account No. xxxxxxxxxxxxEDx0009 | | - | Opened 8/02/06 Educational | | | | 1,705.00 | |
| Edfinancial/esa 120 N Seven Oaks Dr Knoxville, TN 37922 | | | | | | | | |
| Account No. xxxxxxxxxxxxEDx0008 | | - | Opened 8/02/06 Educational | | | | 920.00 | |
| Edfinancial/esa 120 N Seven Oaks Dr Knoxville, TN 37922 | | | | | | | | |
| Account No. xxxxxxxxxxxxEDx0002 | | - | Opened 5/24/04 Educational | | | | 3,300.00 | |
| Edsouth W/jp Morgan 120 N Seven Oaks Dr Knoxville, TN 37922 | | | | | | | | |
| Account No. xxxxxxxxxxxxEDx0001 | | - | Opened 5/24/04 Educational | | | | 2,625.00 | |
| Edsouth W/jp Morgan 120 N Seven Oaks Dr Knoxville, TN 37922 | | | | | | | | |
| Sheet no. <u>7</u> of <u>21</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | | Subtotal (Total of this page) | 12,450.00 |

In re Jacquelyn Stegall-Pfeifer, Case No. _____
Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B O R | H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|---|---------------------------------|--|---|--|--|--------------------------------------|----------------------------------|
| | | | | | | | |
| Account No. xxxxxxxxxxEDx0004 | | - | Opened 12/06/04 Educational | | | | 2,334.00 |
| Edsouth W/jp Morgan 120 N Seven Oaks Dr Knoxville, TN 37922 | | | | | | | |
| Account No. xxxxxxxxxxEDx0005 | | - | Opened 12/06/04 Educational | | | | 1,667.00 |
| Edsouth W/jp Morgan 120 N Seven Oaks Dr Knoxville, TN 37922 | | | | | | | |
| Account No. xxxxxxxxxxEDx0003 | | - | Opened 6/01/04 Educational | | | | 400.00 |
| Edsouth W/jp Morgan 120 N Seven Oaks Dr Knoxville, TN 37922 | | | | | | | |
| Account No. xxx1592 | | - | Opened 10/22/02 Collection | | | | 0.00 |
| Exelon/Comed Harvard Collection 4839 N Elston Ave Chicago, IL 60630 | | | | | | | |
| Account No. | | - | | | | | Unknown |
| Fingerhut 16 McLeLand Road Saint Cloud, MN 56303-2198 | | | | | | | |
| Sheet no. <u>8</u> of <u>21</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | | Subtotal (Total of this page) |
| | | | | | | | 4,401.00 |

In re Jacquelyn Stegall-Pfeifer, Case No. _____
Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B O R | Husband, Wife, Joint, or Community H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|---|---------------------------------|--|---|--|--|--------------------------------------|--|
| Account No. Representing: Fingerhut | | Axsys National Bank P.O. Box 729 Monticello, MN 55362-0729 | | | | | |
| Account No. Representing: Fingerhut | | Fingerhut P.O. Box 900 Saint Cloud, MN 56395 | | | | | |
| Account No. xxxxxxxxxxxx7812 First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104 | | Opened 8/09/05 Last Active 10/04/05 CreditCard - | | | | | 413.00 |
| Account No. Representing: First Premier Bank | | PFG of Minnesota Dept 673 P.O. Box 4115 Concord, CA 94524 | | | | | |
| Account No. xxxxxx5468 First Select Corporation Po Box 9180 Pleasanton, CA 94566 | | Opened 10/17/02 CreditCard - | | | | | 0.00 |
| Sheet no. <u>9</u> of <u>21</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | | Subtotal (Total of this page) 413.00 |

In re Jacquelyn Stegall-Pfeifer, Case No. _____
Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B T O R | H U S B A N D W I F E J O I N T O R | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|--|--------------------------------------|--|---|--|--|--------------------------------------|----------------------------------|
| | | | | | | | |
| Account No. xxxxxxxxxxxx5468 Fleet Bank Credigy 3950 Johns Creek C, Suite 100 Suwanee, GA 30024 | | - | Opened 12/01/02 Last Active 7/01/07 FactoringCompanyAccount | | | | 3,042.00 |
| Account No. xxx xxx4301 Friends & Family C/O Hall & Associates 560 Route 303, Suite 209 Orangeburg, NY 10962 | | - | Collection Account | | | | 196.60 |
| Account No. Representing: Friends & Family | | | Paytek Solutions c/o Hall & Associates 560 Route 303, Suite 209 Orangeburg, NY 10962 | | | | |
| Account No. GMAC Payment Processing Center PO Box 51014 North Suburban, IL 60351 | | - | | | | | Unknown |
| Account No. Representing: GMAC | | | GMAC P.O. Box 51014 Carol Stream, IL 60125-1014 | | | | |
| Sheet no. <u>10</u> of <u>21</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | | Subtotal (Total of this page) |
| | | | | | | | 3,238.60 |

In re Jacquelyn Stegall-Pfeifer, Case No. _____
Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B O R | Husband, Wife, Joint, or Community | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|--|---------------------------------|---|--|--|--------------------------------------|---|
| | | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | | | | |
| Account No. Representing: GMAC | | GMAC P.O. Box 660314 Dallas, TX 75266 | | | | |
| Account No. x3740 Grove Dental Bolingbrook Baron Collection 155 Revere Dr., Suite 9 Northbrook, IL 60062 | - | Opened 9/01/03 Last Active 7/01/07 Medical | | | | 154.00 |
| Account No. xxMxxx2098 HBLC c/o Steven Fink & Associates, P.C. 25 E Washington St-Suite 1125 Chicago, IL 60602 | - | judgement | | | | 1,623.00 |
| Account No. Healthcare Associates 1151 E. Warrenville Rd. Naperville, IL 60563-9339 | - | | | | | Unknown |
| Account No. Representing: Healthcare Associates | | HealthCare Associates P.O. Box 8202 Fort Worth, TX 76124 | | | | |
| Sheet no. <u>11</u> of <u>21</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | Subtotal (Total of this page) 1,777.00 |

Official Form 6F (10/06) - Cont.

In re Jacquelyn Stegall-Pfeifer, Debtor Case No. _____

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B O R | Husband, Wife, Joint, or Community | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|---|---------------------------------|---|--|--|--------------------------------------|----------------------------------|
| | | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | | | | |
| Account No. Representing: Healthcare Associates | | Healthcare Association P.O. Box 3053 Warrenville, IL 60566 | | | | |
| Account No. xxx4099 II Designated 1755 Lake Cook Rd Deerfield, IL 60015 | - | Opened 2/12/07 Educational | | | | 2,000.00 |
| Account No. xxx3999 II Designated 1755 Lake Cook Rd Deerfield, IL 60015 | - | Opened 2/12/07 Educational | | | | 1,313.00 |
| Account No. xxxxxx9801 II Designated 1755 Lake Cook Rd Deerfield, IL 60015 | - | Opened 10/11/00 Educational | | | | 0.00 |
| Account No. xxxxxx9802 II Designated 1755 Lake Cook Rd Deerfield, IL 60015 | - | Opened 10/11/00 Educational | | | | 0.00 |
| Sheet no. <u>12</u> of <u>21</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | Subtotal (Total of this page) |
| | | | | | | 3,313.00 |

In re Jacquelyn Stegall-Pfeifer, Case No. _____
Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B T O R | Husband, Wife, Joint, or Community | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|---|--------------------------------------|---|--|--|--------------------------------------|---|
| | | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | | | | |
| Account No. xxx5450 Illinois American Water Company Nco Fin/31 Po Box 41667 Philadelphia, PA 19101 | - | Opened 4/28/04 Collection | | | | 289.00 |
| Account No. Ingall's Hospital One Ingalls Drive Harvey, IL 60426 | - | Medical | | | | Unknown |
| Account No. x4465 Janet R. Zvolanek, MD, SC C/O ML Medical Billing Co 425 Huehl Road, Bldg 8 Northbrook, IL 60062 | - | Medical | | | | 25.00 |
| Account No. K-Mart Audit Systems Inc 3696 Ulmerton Rd-Suite 200 Clearwater, FL 33762 | - | Collection Account | | | | Unknown |
| Account No. xxx9802 Kindercare Ar Holloway Credit Solutions 1286 Carmichael Way Montgomery, AL 36106 | - | Opened 10/10/01 Last Active 10/01/05 Collection | | | | 95.00 |
| Sheet no. <u>13</u> of <u>21</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | Subtotal (Total of this page) 409.00 |

In re Jacquelyn Stegall-Pfeifer, Case No. _____
Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B O R | H U S B A N D W I F E J O I N T O R | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|---|---------------------------------|--|---|--|--|--------------------------------------|----------------------------------|
| | | | | | | | |
| Account No. xx69MISSJ72 | | | Opened 7/12/06 Last Active 9/01/06 Collection | | | | 100.00 |
| Lisle Police Department Northwest Collectors 3601 Algonquin Rd, Ste 23 Rolling Meadows, IL 60008 | - | | | | | | |
| Account No. 3FH2 | | | Opened 9/01/05 FactoringCompanyAccount | | | | 90.00 |
| Lvnv Funding P.o. B 10584 Greenville, SC 29603 | - | | | | | | |
| Account No. xxxxxx2847 | | | Opened 5/01/03 Last Active 7/01/03 collection | | | | 186.00 |
| Mci Communications Park Dansan P.o. Box 248, 113 N 3rd Ave Gastonia, NC 28053 | - | | | | | | |
| Account No. xxxxxx7628 | | | Opened 2/28/04 Last Active 3/01/04 Collection | | | | 73.00 |
| Mci Communications Park Dansan Collections 113 W 3rd Ave Gastonia, NC 28052 | - | | | | | | |
| Account No. xxxxxx4802 | | | Opened 1/01/04 Last Active 3/01/04 collection | | | | 256.00 |
| Mci Communications L 3 Park Dansan P.o. Box 248, 113 N 3rd Ave Gastonia, NC 28053 | - | | | | | | |
| Sheet no. <u>14</u> of <u>21</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | | Subtotal (Total of this page) |
| | | | | | | | 705.00 |

In re Jacquelyn Stegall-Pfeifer, Case No. _____
Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B T O R | Husband, Wife, Joint, or Community | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|--|--------------------------------------|---|--|--|--------------------------------------|---|
| | | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | | | | |
| Account No. xxxxxx2552 Mci Communications Services Midland Credit Mgmt 8875 Aero Dr San Diego, CA 92123 | - | Opened 7/21/06 Last Active 2/01/07 FactoringCompanyAccount | | | | 257.00 |
| Account No. xxxx1168 Mpower Communications Corp J J Mac Intyre Co Inc 1801 California Ave Corona, CA 92881 | - | Opened 12/19/01 Last Active 6/01/07 Collection | | | | 384.00 |
| Account No. xxxRxx3786 Mystery Book Club Rjm Acq Llc 575 Underhill Blvd, Ste 2 Syosset, NY 11791 | - | Opened 11/22/05 FactoringCompanyAccount | | | | 88.00 |
| Account No. xx8867 Naperbrook Denistry Computer Credit Svc Co Po Box 60201 Chicago, IL 60660 | - | Opened 6/29/06 Last Active 9/01/06 Collection | | | | 341.00 |
| Account No. x0277 Nasser Maali, DDS 8342 Lemont Road Suite F3 Darien, IL 60561 | - | Medical | | | | 260.00 |
| Sheet no. <u>15</u> of <u>21</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | Subtotal (Total of this page) 1,330.00 |

In re Jacquelyn Stegall-Pfeifer, Debtor Case No. _____

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B O R | H W J C | Husband, Wife, Joint, or Community | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM | |
|---|---------------------------------|------------------|---|--|--|--------------------------------------|----------------------------------|----------|
| | | | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | | | | | |
| Account No. xx5362 | | - | Opened 8/01/02 Last Active 8/01/03 Other | | | | 597.00 | |
| Nicor Gas 1844 Ferry Road Naperville, IL 60563 | | | | | | | | |
| Account No. xxxxxxx4001 | | - | Opened 11/01/01 Last Active 6/01/02 Other | | | | 0.00 | |
| Nicor Gas 1844 Ferry Road Naperville, IL 60563 | | | | | | | | |
| Account No. xxxx8594 | | - | Opened 9/01/05 Last Active 10/01/05 collection | | | | 676.00 | |
| Pallino Receivables Llc Cons Allied Interstate 300 Corporate Exchange Columbus, OH 43231 | | | | | | | | |
| Account No. | | - | Personal Loan | | | | Unknown | |
| Payday Advance 1900 West Roosevelt Road Broadview, IL 60153 | | | | | | | | |
| Account No. | | - | Loan | | | | Unknown | |
| Payday Loan Store 1657 Sibley Blvd. Calumet City, IL 60409 | | | | | | | | |
| Sheet no. <u>16</u> of <u>21</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | | Subtotal (Total of this page) | 1,273.00 |

In re Jacquelyn Stegall-Pfeifer, Case No. _____
Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B T O R | Husband, Wife, Joint, or Community | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|---|--------------------------------------|---|--|--|--------------------------------------|---|
| | | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | | | | |
| Account No. AxxxxxAx1483 Pronger Smith Clinic Creditors Discount & A 415 E Main St Streator, IL 61364 | - | Opened 2/16/04 Collection | | | | 538.00 |
| Account No. xxx9487 Pronger Smith Clinic Cda/pontiac 415 E Main, PO Box 213 Streator, IL 61364 | - | Opened 2/01/04 Last Active 4/01/04 Medical | | | | 537.00 |
| Account No. xPROVxxx5790 Providian Luebke Baker & Assoc 8903 N Pioneer Rd Peoria, IL 61615 | - | Opened 4/09/03 FactoringCompanyAccount | | | | 1,438.00 |
| Account No. xxxxxx4096 Providian Financial Po Box 9180 Pleasanton, CA 94566 | - | Opened 12/07/98 Last Active 1/01/01 CreditCard | | | | 0.00 |
| Account No. xxxxxx98PER24A Robert Morris College 401 S State St Lbby 140 Chicago, IL 60605 | - | Opened 5/14/04 Educational | | | | 2,802.00 |
| Sheet no. <u>17</u> of <u>21</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | Subtotal (Total of this page) 5,315.00 |

In re Jacquelyn Stegall-Pfeifer, Case No. _____
Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B O R | H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM | |
|---|---------------------------------|--|--|--|--|--------------------------------------|----------------------------------|----------|
| | | | | | | | | |
| Account No. xxxxxx1007 | | - | Opened 2/15/03 Other | | | | Unknown | |
| Sage Telecom Inc 805 Central Expy S Allen, TX 75013 | | | | | | | | |
| Account No. xxx1292 | | - | Opened 3/09/07 Last Active 4/01/07 Collection | | | | 541.00 | |
| Sbc Collection Co America 700 Longwater Dr Norwell, MA 02061 | | | | | | | | |
| Account No. xxxxxx9414 | | - | Opened 12/15/05 Last Active 7/01/07 FactoringCompanyAccount | | | | 890.00 | |
| Sbc - Ameritech Midland Credit Mgmt 8875 Aero Dr San Diego, CA 92123 | | | | | | | | |
| Account No. | | | Blatt, Hassenmiller, Leibsker, & Moore 125 S. Wacker Dr., 4th Fl., Ste.400 Chicago, IL 60606-4440 | | | | | |
| Representing: Sbc - Ameritech | | | | | | | | |
| Account No. xxxxxx4096 | | - | Opened 12/15/05 Last Active 7/01/07 FactoringCompanyAccount | | | | 513.00 | |
| Sbc - Ameritech Midland Credit Mgmt 8875 Aero Dr San Diego, CA 92123 | | | | | | | | |
| Sheet no. <u>18</u> of <u>21</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | | Subtotal (Total of this page) | 1,944.00 |

In re Jacquelyn Stegall-Pfeifer, Case No. _____
Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B T O R | H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM | |
|---|--------------------------------------|--|---|--|--|--------------------------------------|----------------------------------|----------|
| | | | | | | | | |
| Account No. xxxxxxxxx3092 | | - | Opened 12/01/02 Last Active 1/01/03 collection | | | | 513.00 | |
| Sbc Ameritech Gc Services 6330 Gulfon Houston, TX 77081 | | | | | | | | |
| Account No. xxxxxx2636 | | - | Opened 1/02/03 Last Active 2/01/04 Collection | | | | 1,610.00 | |
| Sprint Pcs Afni, Inc. Po Box 3427 Bloomington, IL 61702 | | | | | | | | |
| Account No. | | - | Service | | | | Unknown | |
| Talk America 6805 Route 202 New Hope, PA 18938 | | | | | | | | |
| Account No. xxx0881 | | - | Opened 8/01/03 Last Active 6/01/04 Collection | | | | 768.00 | |
| Tcf Bank Profess Acct 633 W Wisconsin Ave Milwaukee, WI 53203 | | | | | | | | |
| Account No. xxxxxxxxxxxxxx0000 | | - | Opened 5/01/02 Last Active 2/01/03 collection | | | | 0.00 | |
| Tcf National Bank H&f Law 33 N Lasalle Ste. 1200 Chicago, IL 60602 | | | | | | | | |
| Sheet no. 19 of 21 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | | Subtotal (Total of this page) | 2,891.00 |

In re Jacquelyn Stegall-Pfeifer, Case No. _____
Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B O R | H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|---|---------------------------------|--|---|--|--|--------------------------------------|----------------------------------|
| | | | | | | | |
| Account No. xxxxxxxx0056 Unifund/collection Agency 11802 Conrey Rd Ste 200 Cincinnati, OH 45249 | - | | Opened 2/01/03 Last Active 1/01/01 FactoringCompanyAccount | | | | 1,580.00 |
| Account No. xxxxxx1326 Unifund/collection Agency 11802 Conrey Rd Ste 200 Cincinnati, OH 45249 | - | | Opened 12/01/99 Last Active 12/01/99 ReturnedCheck | | | | 0.00 |
| Account No. xxxxxx2983 Us Dep Ed 501 Bleeker Street Utica, NY 13502 | - | | Opened 11/01/03 Educational | | | | 18,821.00 |
| Account No. xxxxxx2981 Us Dept Of Education 501 Bleecker St Utica, NY 13501 | - | | Opened 3/15/99 Last Active 11/01/03 Educational | | | | 0.00 |
| Account No. xxxxxx2982 Us Dept Of Education 501 Bleecker St Utica, NY 13501 | - | | Opened 10/02/02 Last Active 11/01/03 Educational | | | | 0.00 |
| Sheet no. <u>20</u> of <u>21</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | | Subtotal (Total of this page) |
| | | | | | | | 20,401.00 |

In re Jacquelyn Stegall-Pfeifer, Case No. _____
Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B O R | Husband, Wife, Joint, or Community | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|---|---------------------------------|---|--|--|--------------------------------------|--|
| | | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | | | | |
| Account No. x4356 Village Of Bellwood Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438 | - | Opened 1/01/06 Last Active 4/01/06 collection | | | | 250.00 |
| Account No. xxx8017 Village Of Bolingbrook Collection 700 Longwater Drive Norwell, MA 02061 | - | Opened 6/01/02 Last Active 7/01/02 Collection | | | | 95.00 |
| Account No. Walgreens 200 N. Wilmont Deerfield, IL 60015 | - | Collection Account | | | | Unknown |
| Account No. Walmart P.O. Box 103055 Roswell, GA 30076 | - | Credit Card Purchases | | | | Unknown |
| Account No. xxxxxx1967 Wheaton Eye Clinic Ltd Merchants Credit 223 W Jackson St., Suite 900 Chicago, IL 60606 | - | Opened 6/01/03 Last Active 10/01/03 Medical | | | | 161.00 |
| Sheet no. <u>21</u> of <u>21</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | Subtotal (Total of this page) 506.00 |
| (Report on Summary of Schedules) | | | | | | Total 70,585.55 |

In re Jacquelyn Stegall-Pfeifer

Debtor

Case No. _____

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

Form B6H
(10/05)

In re Jacquelyn Stegall-Pfeifer,
Debtor

Case No. _____

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

0 continuation sheets attached to Schedule of Codebtors

In re Jacquelyn Stegall-Pfeifer

Case No. _____

Debtor(s)

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

| | | |
|--------------------------|--|---------|
| Debtor's Marital Status: | DEPENDENTS OF DEBTOR AND SPOUSE | |
| Separated | RELATIONSHIP(S): | AGE(S): |
| | Daughter | 13 |
| | Son | 9 |
| Employment: | DEBTOR | SPOUSE |
| Occupation | Finance Department | |
| Name of Employer | DuPage Medical Group | |
| How long employed | 2 years | |
| Address of Employer | 799 Roosevelt Rd. Bldg. 4 Suite 200 Glen Ellyn, IL 60137 | |

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)

| | DEBTOR | SPOUSE |
|---|-------------|--------|
| 1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly) | \$ 2,478.10 | \$ N/A |

2. Estimate monthly overtime

| | | |
|------------------------------|---------|--------|
| 2. Estimate monthly overtime | \$ 0.00 | \$ N/A |
|------------------------------|---------|--------|

3. SUBTOTAL

| | | |
|-------------|-------------|--------|
| 3. SUBTOTAL | \$ 2,478.10 | \$ N/A |
|-------------|-------------|--------|

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

| | | |
|--------------------------------------|-----------|--------|
| a. Payroll taxes and social security | \$ 231.16 | \$ N/A |
|--------------------------------------|-----------|--------|

b. Insurance

| | | |
|--------------|-----------|--------|
| b. Insurance | \$ 131.02 | \$ N/A |
|--------------|-----------|--------|

c. Union dues

| | | |
|---------------|---------|--------|
| c. Union dues | \$ 0.00 | \$ N/A |
|---------------|---------|--------|

d. Other (Specify): 401(k)

| | | |
|-----------------------------------|-----------|--------|
| d. Other (Specify): <u>401(k)</u> | \$ 148.68 | \$ N/A |
|-----------------------------------|-----------|--------|

| | | |
|--|---------|--------|
| | \$ 0.00 | \$ N/A |
|--|---------|--------|

5. SUBTOTAL OF PAYROLL DEDUCTIONS

| | | |
|-----------------------------------|-----------|--------|
| 5. SUBTOTAL OF PAYROLL DEDUCTIONS | \$ 510.86 | \$ N/A |
|-----------------------------------|-----------|--------|

6. TOTAL NET MONTHLY TAKE HOME PAY

| | | |
|------------------------------------|-------------|--------|
| 6. TOTAL NET MONTHLY TAKE HOME PAY | \$ 1,967.24 | \$ N/A |
|------------------------------------|-------------|--------|

7. Regular income from operation of business or profession or farm (Attach detailed statement)

| | | |
|--|---------|--------|
| 7. Regular income from operation of business or profession or farm (Attach detailed statement) | \$ 0.00 | \$ N/A |
|--|---------|--------|

8. Income from real property

| | | |
|------------------------------|---------|--------|
| 8. Income from real property | \$ 0.00 | \$ N/A |
|------------------------------|---------|--------|

9. Interest and dividends

| | | |
|---------------------------|---------|--------|
| 9. Interest and dividends | \$ 0.00 | \$ N/A |
|---------------------------|---------|--------|

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

| | | |
|--|---------|--------|
| 10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above | \$ 0.00 | \$ N/A |
|--|---------|--------|

11. Social security or government assistance

(Specify):

| | | |
|--|---------|--------|
| 11. Social security or government assistance | \$ 0.00 | \$ N/A |
|--|---------|--------|

| | | |
|--|---------|--------|
| | \$ 0.00 | \$ N/A |
|--|---------|--------|

12. Pension or retirement income

| | | |
|----------------------------------|---------|--------|
| 12. Pension or retirement income | \$ 0.00 | \$ N/A |
|----------------------------------|---------|--------|

13. Other monthly income

(Specify):

| | | |
|--------------------------|---------|--------|
| 13. Other monthly income | \$ 0.00 | \$ N/A |
|--------------------------|---------|--------|

| | | |
|--|---------|--------|
| | \$ 0.00 | \$ N/A |
|--|---------|--------|

14. SUBTOTAL OF LINES 7 THROUGH 13

| | | |
|------------------------------------|---------|--------|
| 14. SUBTOTAL OF LINES 7 THROUGH 13 | \$ 0.00 | \$ N/A |
|------------------------------------|---------|--------|

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

| | | |
|--|-------------|--------|
| 15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14) | \$ 1,967.24 | \$ N/A |
|--|-------------|--------|

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)

| | | |
|---|-------------|--|
| 16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15) | \$ 1,967.24 | |
|---|-------------|--|

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Debtor(s)

| | | | |
|----|---|----|-----------------|
| a. | Average monthly income from Line 15 of Schedule I | \$ | <u>1,967.24</u> |
| b. | Average monthly expenses from Line 18 above | \$ | <u>2,153.00</u> |
| c. | Monthly net income (a. minus b.) | \$ | <u>-185.76</u> |

Official Form 6J (10/06)

In re Jacquelyn Stegall-Pfeifer

Debtor(s)

Case No. _____

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Detailed Expense Attachment

Other Utility Expenditures:

| | | |
|---|-----------|---------------|
| Cable | \$ | 80.00 |
| Internet | \$ | 40.00 |
| Garbage | \$ | 20.00 |
| Total Other Utility Expenditures | \$ | 140.00 |

United States Bankruptcy Court
Northern District of Illinois

In re Jacquelyn Stegall-Pfeifer
Debtor(s)

Case No. _____
Chapter 7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 36 sheets [total shown on summary page plus 2], and that they are true and correct to the best of my knowledge, information, and belief.

Date April 11, 2007

Signature /s/ Jacquelyn Stegall-Pfeifer
Jacquelyn Stegall-Pfeifer
Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

Official Form 7
(04/07)

United States Bankruptcy Court
Northern District of Illinois

In re Jacquelyn Stegall-Pfeifer

Debtor(s)

Case No. _____

Chapter 7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT | SOURCE |
|-------------|--------------|
| \$7,901.21 | Year to Date |
| \$23,132.00 | 2006 |
| \$23,000.00 | 2005 |

2. Income other than from employment or operation of business

None

☒

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT | SOURCE |
|--------|--------|
|--------|--------|

3. Payments to creditors

None ☒ **Complete a. or b., as appropriate, and c.**

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATES OF PAYMENTS | AMOUNT PAID | AMOUNT STILL OWING |
|------------------------------|-------------------|-------------|--------------------|
|------------------------------|-------------------|-------------|--------------------|

None ☒ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATES OF PAYMENTS/ TRANSFERS | AMOUNT PAID OR VALUE OF TRANSFERS | AMOUNT STILL OWING |
|------------------------------|------------------------------|-----------------------------------|--------------------|
|------------------------------|------------------------------|-----------------------------------|--------------------|

None ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR | DATE OF PAYMENT | AMOUNT PAID | AMOUNT STILL OWING |
|---|-----------------|-------------|--------------------|
|---|-----------------|-------------|--------------------|

4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| CAPTION OF SUIT AND CASE NUMBER | NATURE OF PROCEEDING | COURT OR AGENCY AND LOCATION | STATUS OR DISPOSITION |
|---|-------------------------------|------------------------------|--------------------------------|
| Midland Funding vs. Jackie Stegal 2007 SC 002574 | Collection/Breach of Contract | Circuit Court | Judgment Entered for Plaintiff |

None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED | DATE OF SEIZURE | DESCRIPTION AND VALUE OF PROPERTY |
|--|-----------------|-----------------------------------|
| Short Term Loans 1400 E. Touhy, #108 Des Plaines, IL 60018 | | Paycheck Garnished |
| HBLC | | Paycheck Garnished |

5. Repossessions, foreclosures and returns

None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR OR SELLER | DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN | DESCRIPTION AND VALUE OF PROPERTY |
|---|--|--------------------------------------|
|---|--|--------------------------------------|

6. Assignments and receiverships

None ☐ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF ASSIGNEE | DATE OF ASSIGNMENT | TERMS OF ASSIGNMENT OR SETTLEMENT |
|------------------------------|-----------------------|-----------------------------------|
|------------------------------|-----------------------|-----------------------------------|

None ☐ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CUSTODIAN | NAME AND LOCATION OF COURT CASE TITLE & NUMBER | DATE OF ORDER | DESCRIPTION AND VALUE OF PROPERTY |
|----------------------------------|--|------------------|--------------------------------------|
|----------------------------------|--|------------------|--------------------------------------|

7. Gifts

None ☐ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF PERSON OR ORGANIZATION | RELATIONSHIP TO DEBTOR, IF ANY | DATE OF GIFT | DESCRIPTION AND VALUE OF GIFT |
|---|-----------------------------------|--------------|----------------------------------|
|---|-----------------------------------|--------------|----------------------------------|

8. Losses

None ☐ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| DESCRIPTION AND VALUE OF PROPERTY | DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS | DATE OF LOSS |
|--------------------------------------|--|--------------|
|--------------------------------------|--|--------------|

9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

| NAME AND ADDRESS OF PAYEE | DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR | AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY |
|------------------------------|---|--|
|------------------------------|---|--|

10. Other transfers

- None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR | DATE | DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED |
|---|------|---|
|---|------|---|

- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

| NAME OF TRUST OR OTHER DEVICE | DATE(S) OF TRANSFER(S) | AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY |
|----------------------------------|---------------------------|---|
|----------------------------------|---------------------------|---|

11. Closed financial accounts

- None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF INSTITUTION | TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE | AMOUNT AND DATE OF SALE OR CLOSING |
|---|--|---------------------------------------|
| Healthcare Association Credit Union P.O. Box 3053 Warrenville, IL 60566 | Checking Account | \$900 - 6/06 |

12. Safe deposit boxes

- None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY | NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY | DESCRIPTION OF CONTENTS | DATE OF TRANSFER OR SURRENDER, IF ANY |
|---|---|----------------------------|--|
|---|---|----------------------------|--|

13. Setoffs

- None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATE OF SETOFF | AMOUNT OF SETOFF |
|------------------------------|----------------|------------------|
|------------------------------|----------------|------------------|

14. Property held for another person

- None ☒ List all property owned by another person that the debtor holds or controls.

| NAME AND ADDRESS OF OWNER | DESCRIPTION AND VALUE OF PROPERTY | LOCATION OF PROPERTY |
|---------------------------|--------------------------------------|----------------------|
|---------------------------|--------------------------------------|----------------------|

15. Prior address of debtor

- None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

| | | |
|---------|-----------|--------------------|
| ADDRESS | NAME USED | DATES OF OCCUPANCY |
|---------|-----------|--------------------|

16. Spouses and Former Spouses

- None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

| | | | |
|-----------------------|---------------------------------------|----------------|-------------------|
| SITE NAME AND ADDRESS | NAME AND ADDRESS OF GOVERNMENTAL UNIT | DATE OF NOTICE | ENVIRONMENTAL LAW |
|-----------------------|---------------------------------------|----------------|-------------------|

- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

| | | | |
|-----------------------|---------------------------------------|----------------|-------------------|
| SITE NAME AND ADDRESS | NAME AND ADDRESS OF GOVERNMENTAL UNIT | DATE OF NOTICE | ENVIRONMENTAL LAW |
|-----------------------|---------------------------------------|----------------|-------------------|

- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

| | | |
|---------------------------------------|---------------|-----------------------|
| NAME AND ADDRESS OF GOVERNMENTAL UNIT | DOCKET NUMBER | STATUS OR DISPOSITION |
|---------------------------------------|---------------|-----------------------|

18 . Nature, location and name of business

None

■ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

| | LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER I.D. NO. | ADDRESS | NATURE OF BUSINESS | BEGINNING AND ENDING DATES |
|------|--|---------|--------------------|-------------------------------|
| NAME | | | | |

None

■ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

| NAME | ADDRESS |
|------|---------|
|------|---------|

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date April 11, 2007

Signature /s/ Jacquelyn Stegall-Pfeifer
Jacquelyn Stegall-Pfeifer
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Form 8
(10/05)

**United States Bankruptcy Court
Northern District of Illinois**

In re Jacquelyn Stegall-Pfeifer
Debtor(s)

Case No. _____
Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

- ☐ I have filed a schedule of assets and liabilities which includes debts secured by property of the estate.
- ☐ I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.
- ☐ I intend to do the following with respect to property of the estate which secures those debts or is subject to a lease:

| Description of Secured Property | Creditor's Name | Property will be Surrendered | Property is claimed as exempt | Property will be redeemed pursuant to 11 U.S.C. § 722 | Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c) |
|---------------------------------|-----------------|---------------------------------|-------------------------------------|--|---|
| -NONE- | | | | | |

| Description of Leased Property | Lessor's Name | Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A) |
|-----------------------------------|---------------|---|
| -NONE- | | |

Date April 11, 2007

Signature /s/ Jacquelyn Stegall-Pfeifer
Jacquelyn Stegall-Pfeifer
Debtor

United States Bankruptcy Court
Northern District of Illinois

In re Jacquelyn Stegall-Pfeifer

Debtor(s)

Case No.

Chapter 7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

| | | |
|--|----|-----------------|
| For legal services, I have agreed to accept..... | \$ | <u>1,501.00</u> |
| Prior to the filing of this statement I have received..... | \$ | <u>101.00</u> |
| Balance Due..... | \$ | <u>1,400.00</u> |

2. \$ 299.00 of the filing fee has been paid.

3. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

4. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

Outside counsel may be employed under firm supervision, and paid by our firm.

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: April 11, 2007

/s/ Kerrie S. Neal

Kerrie S. Neal 6270224

Zalutsky & Pinski, Ltd.

20 N Clark

Suite 600

Chicago, IL 60602

312-782-9792 Fax: 312-782-0483

info@ZAPLawFirm.com

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Kerrie S. Neal 6270224

Printed Name of Attorney
Address:
20 N Clark
Suite 600
Chicago, IL 60602
312-782-9792

X /s/ Kerrie S. Neal April 11, 2007

Signature of Attorney Date

Certificate of Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Jacquelyn Stegall-Pfeifer

Printed Name(s) of Debtor(s)

X /s/ Jacquelyn Stegall-Pfeifer April 11, 2007

Signature of Debtor Date

Case No. (if known) _____

X _____
Signature of Joint Debtor (if any) Date

**United States Bankruptcy Court
Northern District of Illinois**

In re Jacquelyn Stegall-Pfeifer Debtor(s) Case No. _____
Chapter 7

VERIFICATION OF CREDITOR MATRIX

Number of Creditors: 93

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: April 11, 2007 /s/ Jacquelyn Stegall-Pfeifer
Jacquelyn Stegall-Pfeifer
Signature of Debtor

Advocate Good Samaritan Hospital
Harris
600 W Jackson, Suite 700
Chicago, IL 60661

Ameritech Consumer
Money Control
P O Box 49990
Riverside, CA 92514

AT T
Cavalry Portfolio Services
4050 E Cotton Center Blvd
Phoenix, AZ 85040

Axsys National Bank
P.O. Box 729
Monticello, MN 55362-0729

Az Premium Finance Co
12406 N 32nd St Ste 110
Phoenix, AZ 85032

Bac/fleet-bkcard
200 Tournament Dr
Horsham, PA 19044

Ballys
12440 E Imperial Hwy #30
Norwalk, CA 90650

Black Expressions
6550 E. 30th Street
Indianapolis, IN 46206

Blatt, Hassenmiller, Leibsker Moore
P.O. Box 5463
Chicago, IL 60680-5463

Blatt, Hassenmiller, Leibsker,
& Moore
125 S. Wacker Dr., 4th Fl., Ste.400
Chicago, IL 60606-4440

BMG Music
P.O. Box 9100
Indianapolis, IN 46209

Cash Advance
1051 East St. Charles Road
Lombard, IL 60148

CCA
PO Box 806
Norwell, MA 02061

Charter One
PO Box 1206
Oaks, PA 19456

Check N Go
2010 E. 159th Street
Calumet City, IL 60409

City of Chicago
Dept of Rev, Bur of Parking Enforce
333 South State Street Suite 540
Chicago, IL 60604

Comcast
1255 W North Ave
Chicago, IL 60622-1562

ComEd
Attn: Bankruptcy Section
2100 Swift Drive
Oak Brook, IL 60523

Commonwealth Edison
Nco Financial Systems
PO Box 41466
Philadelphia, PA 19101

Cottonwood Financial - Corporation
1300 W Walnut Hill Lane
Suite 255
Irving, TX 75038

Creditors Alliance, Inc.
Post Office 1288
Bloomington, IL 61702-1288

Customized Auto Credit
3332 Walden Ave
Depew, NY 14043

Daily Herald
Paddock Publications
P.O. Box 1420
Arlington Heights, IL 60006

Deluxe Towing Inc
Creditors Alliance Inc
Po Box 1288
Bloomington, IL 61702

DelverServ, Inc.
P.O. Box 8005
Hunt Valley, MD 21030-8005

Directv
Allied Interstate
Po Box 2455
Chandler, AZ 85244

Directv
Riddle Assoc
11778 S Election D
Draper, UT 84020

Dupage Medical Group
Merchants Credit
223 W Jackson St., Suite 900
Chicago, IL 60606

Edfinancial/esa
120 N Seven Oaks Dr
Knoxville, TN 37922

Edsouth W/jp Morgan
120 N Seven Oaks Dr
Knoxville, TN 37922

Exelon/Comed
Harvard Collection
4839 N Elston Ave
Chicago, IL 60630

Fingerhut
16 McLeLand Road
Saint Cloud, MN 56303-2198

Fingerhut
P.O. Box 900
Saint Cloud, MN 56395

First Premier Bank
601 S Minnesota Ave
Sioux Falls, SD 57104

First Select Corporation
Po Box 9180
Pleasanton, CA 94566

Fleet Bank
Credigy
3950 Johns Creek C, Suite 100
Suwanee, GA 30024

Friends & Family
C/O Hall & Associates
560 Route 303, Suite 209
Orangeburg, NY 10962

GMAC
Payment Processing Center
PO Box 51014
North Suburban, IL 60351

GMAC
P.O. Box 51014
Carol Stream, IL 60125-1014

GMAC
P.O. Box 660314
Dallas, TX 75266

Grove Dental Bolingbrook
Baron Collection
155 Revere Dr., Suite 9
Northbrook, IL 60062

HBLC
c/o Steven Fink & Associates, P.C.
25 E Washington St-Suite 1125
Chicago, IL 60602

Healthcare Associates
1151 E. Warrenville Rd.
Naperville, IL 60563-9339

HealthCare Associates
P.O. Box 8202
Fort Worth, TX 76124

Healthcare Association
P.O. Box 3053
Warrenville, IL 60566

Il Designated
1755 Lake Cook Rd
Deerfield, IL 60015

Illinois American Water Company
Nco Fin/31
Po Box 41667
Philadelphia, PA 19101

Ingall's Hospital
One Ingalls Drive
Harvey, IL 60426

Janet R. Zvolanek, MD, SC
C/O ML Medical Billing Co
425 Huehl Road, Bldg 8
Northbrook, IL 60062

K-Mart
Audit Systems Inc
3696 Ulmerton Rd-Suite 200
Clearwater, FL 33762

KinderCare Ar
Holloway Credit Solutions
1286 Carmichael Way
Montgomery, AL 36106

Lisle Police Department
Northwest Collectors
3601 Algonquin Rd, Ste 23
Rolling Meadows, IL 60008

Lvnv Funding
P.o. B 10584
Greenville, SC 29603

Mci Communications
Park Dansan
P.o. Box 248, 113 N 3rd Ave
Gastonia, NC 28053

Mci Communications
Park Dansan Collections
113 W 3rd Ave
Gastonia, NC 28052

Mci Communications L 3
Park Dansan
P.o. Box 248, 113 N 3rd Ave
Gastonia, NC 28053

Mci Communications Services
Midland Credit Mgmt
8875 Aero Dr
San Diego, CA 92123

Mpower Communications Corp
J J Mac Intyre Co Inc
1801 California Ave
Corona, CA 92881

Mystery Book Club
Rjm Acq Llc
575 Underhill Blvd, Ste 2
Syosset, NY 11791

Naperbrook Denistry
Computer Credit Svc Co
Po Box 60201
Chicago, IL 60660

Nasser Maali, DDS
8342 Lemont Road Suite F3
Darien, IL 60561

NCO Financial
507 Prudential Rd.
Horsham, PA 19044

Nicor Gas
1844 Ferry Road
Naperville, IL 60563

Pallino Receivables Llc Cons
Allied Interstate
300 Corporate Exchange
Columbus, OH 43231

Paragon Way, Inc.
PO BOX 42829
Austin, TX 78704

Payday Advance
1900 West Roosevelt Road
Broadview, IL 60153

Payday Loan Store
1657 Sibley Blvd.
Calumet City, IL 60409

Paytek Solutions
c/o Hall & Associates
560 Route 303, Suite 209
Orangeburg, NY 10962

Penn Credit Corporation
PO Box 988
Harrisburg, PA 17108

PFG of Minnesota
Dept 673
P.O. Box 4115
Concord, CA 94524

Pronger Smith Clinic
Creditors Discount & A
415 E Main St
Streator, IL 61364

Pronger Smith Clinic
Cda/pontiac
415 E Main, PO Box 213
Streator, IL 61364

Providian
Luebke Baker & Assoc
8903 N Pioneer Rd
Peoria, IL 61615

Providian Financial
Po Box 9180
Pleasanton, CA 94566

Robert Morris College
401 S State St Lbby 140
Chicago, IL 60605

Sage Telecom Inc
805 Central Expy S
Allen, TX 75013

Sbc
Collection Co America
700 Longwater Dr
Norwell, MA 02061

Sbc - Ameritech
Midland Credit Mgmt
8875 Aero Dr
San Diego, CA 92123

Sbc Ameritech
Gc Services
6330 Gulfton
Houston, TX 77081

Sound & Spirit
P.O. Box 91545
Indianapolis, IN 46291

Sprint Pcs
Afni, Inc.
Po Box 3427
Bloomington, IL 61702

Talk America
6805 Route 202
New Hope, PA 18938

Tcf Bank
Profess Acct
633 W Wisconsin Ave
Milwaukee, WI 53203

Tcf National Bank
H&f Law
33 N Lasalle Ste. 1200
Chicago, IL 60602

The Cash Store
1300 W. Wanut Hill Ln.
Suite 255
Irving, TX 75038

Unifund/collection Agency
11802 Conrey Rd Ste 200
Cincinnati, OH 45249

Us Dep Ed
501 Bleeker Street
Utica, NY 13502

Us Dept Of Education
501 Bleecker St
Utica, NY 13501

Village Of Bellwood
Rmi/mcsi
3348 Ridge Rd
Lansing, IL 60438

Village Of Bolingbrook
Collection
700 Longwater Drive
Norwell, MA 02061

Walgreens
200 N. Wilmont
Deerfield, IL 60015

Walmart
P.O. Box 103055
Roswell, GA 30076

Wheaton Eye Clinic Ltd
Merchants Credit
223 W Jackson St., Suite 900
Chicago, IL 60606

Disclosure Pursuant to 11 U.S.C. §527(a)(2)

You are notified:

1. All information that you are required to provide with a petition and thereafter during a case under the Bankruptcy Code is required to be complete, accurate, and truthful.
2. All assets and all liabilities are required to be completely and accurately disclosed in the documents filed to commence the case. Some places in the Bankruptcy Code require that you list the replacement value of each asset. This must be the replacement value of the property at the date of filing the petition, without deducting for costs of sale or marketing, established after a reasonable inquiry. For property acquired for personal, family, or household use, replacement value means the price a retail merchant would charge for property of that kind, considering the age and condition of the property.
3. The following information, which appears on Official Form 22, Statement of Current Monthly Income, is required to be stated after reasonable inquiry: current monthly income, the amounts specified in section 707(b)(2), and, in a case under chapter 13 of the Bankruptcy Code, disposable income (determined in accordance with section 707(b)(2)).
4. Information that you provide during your case may be audited pursuant to provisions of the Bankruptcy Code. Failure to provide such information may result in dismissal of the case under this title or other sanction, including criminal sanctions.

**IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE
SERVICES FROM AN ATTORNEY OR BANKRUPTCY PETITION
PREPARER.**

If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. **THE LAW REQUIRES AN ATTORNEY OR BANKRUPTCY PETITION PREPARER TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE ATTORNEY OR BANKRUPTCY PETITION PREPARER WILL DO FOR YOU AND HOW MUCH IT WILL COST.** Ask to see the contract before you hire anyone.

The following information helps you understand what must be done in a routine bankruptcy case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine.

Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents called a Petition, Schedules and Statement of Financial Affairs, as well as in some cases a Statement of Intention need to be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you will have to attend the required first meeting of the creditors where you may be questioned by a court official called a 'trustee' and by creditors.

If you choose to file a chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts.

If you choose to file a chapter 13 case in which you repay your creditors what you can afford over 3 to 5 years, you may also want help with preparing your chapter 13 plan and with the confirmation hearing on your plan which will be before a bankruptcy judge.

If you select another type of relief under the Bankruptcy Code other than chapter 7 or chapter 13, you will want to find out what should be done from someone familiar with that type of relief.

Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only attorneys, not bankruptcy petition preparers, can give you legal advice.

STATEMENT OF INFORMATION REQUIRED BY 11 U.S.C. §341

INTRODUCTION

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Trustee, United States Department of Justice, has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under chapter 7 of the Bankruptcy Code. This information is intended to make you aware of...

- (1) the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;
- (2) the effect of receiving a discharge of debts
- (3) the effect of reaffirming a debt; and
- (4) your ability to file a petition under a different chapter of the Bankruptcy Code.

There are many other provisions of the Bankruptcy Code that may affect your situation. This information sheet contains only general principles of law and is not a substitute for legal advice. If you have questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawyer.

WHAT IS A DISCHARGE?

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make a false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a chapter 7 discharge once every eight (8) years.

WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed for bankruptcy.

WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?

After you file your petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within 60 days after the first meeting of the creditors.

Reaffirmation agreements are strictly voluntary — they are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at any time before the court issues your discharge order or within sixty (60) days after the reaffirmation agreement was filed with the court, whichever is later. If you reaffirm a debt and fail to make the payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any remaining debt.

OTHER BANKRUPTCY OPTIONS

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under chapter 7, you may be eligible to convert your case to a different chapter.

Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasible, all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the debtor normally remains in control of the assets, the court can order the appointment of a trustee to take possession and control of the business.

Chapter 12 offers bankruptcy relief to those who qualify as family farmers. Family farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the debtor's farming operations during the pendency of the plan.

Finally, chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 debtor writes a plan which must be approved by the bankruptcy court. The debtor must pay the chapter 13 trustee the amounts set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan. Chapter 13 is only available to individuals with regular income whose debts do not exceed \$1,000,000 (\$250,000 in unsecured debts and \$750,000 in secured debts).

AGAIN, PLEASE SPEAK TO YOUR LAWYER IF YOU NEED FURTHER INFORMATION OR EXPLANATION, INCLUDING HOW THE BANKRUPTCY LAWS RELATE TO YOUR SPECIFIC CASE.

/s/ Jacquelyn Stegall-Pfeifer
Debtor's Signature

April 11, 2007
Date